

Information to identify the case:

Debtor 1	<u>David Arthur Enssle</u>	Social Security number or ITIN	xxx-xx-9717
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-10721-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Arthur Enssle

10/10/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David Arthur Enssle
 Debtor

Case No. 12-10721-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db +David Arthur Enssle, 13104 Ridge Road, West Springfield, PA 16443-9734
 cr +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13446933 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 13381015 +Citimortgage, Inc., P.O. Box 9445, Gaithersburg, MD 20898-9445
 13397381 +Commonwealth of Pennsylvania, Department of Revenue, 333 Walnut Street,
 Harrisburg, PA 17128-2005
 13397382 Liberty Mortgage Corp., 3813 Liberty St., Erie, PA 16509
 13397383 +Lucille Welmer, 13104 Ridge Road, West Springfield, PA 16443-9734
 14196490 +MidFirst Bank, Attn: Bankruptcy Department, 999 NW Grand Blvd., Ste. 100,
 Oklahoma City, OK 73118-6051
 13397384 +Phelan, Halinan and Schmeig, 1617 JFK blvd., Ste 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 13397385 +Principal Residential Mtg Co., 711 High Street, Des Moines, IA 50392-0001
 13397387 Sherry L. Pierson, 13140 Ridge Road, West Springfield, PA 16443

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBCINOTICE1@state.pa.us Oct 11 2017 01:40:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Oct 11 2017 01:23:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13397379 +EDI: RMSC.COM Oct 11 2017 01:23:00 Care Credit, P.O. Box 981439, El Paso, TX 79998-1439
 13416120 EDI: RMSC.COM Oct 11 2017 01:23:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 13421005 EDI: JEFFERSONCAP.COM Oct 11 2017 01:23:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13620531 EDI: AIS.COM Oct 11 2017 01:23:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13381016 +E-mail/Text: nod.referrals@fedpne.com Oct 11 2017 01:39:53 Phelan, Halinan and Schmeig,
 One Penn Center, Suite 1400, 1617 John F. Kennedy Blvd., Philadelphia, PA 19103-1821
 13397386 +EDI: SEARS.COM Oct 11 2017 01:23:00 Sears CBSD, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 13381017 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 11 2017 01:40:25 U. S. Trustee's Office,
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
 13455880 EDI: VERIZONWIRE.COM Oct 11 2017 01:23:00 VERIZON WIRELESS, PO BOX 3397,
 BLOOMINGTON, IL 61702-3397
 13397389 +EDI: VERIZONEAST.COM Oct 11 2017 01:23:00 Verizon Inc., Bankruptcy Administration,
 P.O. Box 3037, Bloomington, IL 61702-3037
 13575720 EDI: ECAST.COM Oct 11 2017 01:23:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE INC
 cr* CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 13397380* +Citimortgage, Inc., P.O. Box 9445, Gaithersburg, MD 20898-9445
 13397388* +U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970,
 Pittsburgh, PA 15222-3721

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Oct 10, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Michael S. Jan Janin on behalf of Debtor David Arthur Enssle mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com/mboni@quinnfirm.com/mgleba@quinnfirm.com/mmbquinnbankruptcy@gmail.com/m
myers@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5